

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

SONJA M WATTERS

Debtor(s)

Case No. 08-35335

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/29/2008.
- 2) The plan was confirmed on 04/02/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/03/2010.
- 5) The case was dismissed on 05/14/2010.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,200.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$12,111.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$12,111.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,313.98
Court Costs	\$0.00
Trustee Expenses & Compensation	\$658.41
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,972.39**

Attorney fees paid and disclosed by debtor: \$176.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE AMERICA	Unsecured	1,068.00	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	NA	528.70	528.70	0.00	0.00
B LINE LLC	Unsecured	5,056.00	5,676.27	5,676.27	0.00	0.00
CARSON PIRIE SCOTT	Unsecured	1.00	NA	NA	0.00	0.00
CLT FINANCIAL	Unsecured	1,408.00	1,442.09	1,442.09	0.00	0.00
CORWIN MEDICAL CARE LTD	Unsecured	285.00	NA	NA	0.00	0.00
DUPAGE PATHOLOGY ASSOC	Unsecured	1,500.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	803.00	803.38	803.38	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,969.00	4,123.98	4,123.98	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	831.00	870.46	870.46	0.00	0.00
FIRST RATE FINANCIAL	Unsecured	1,492.00	NA	NA	0.00	0.00
GREAT AMERICAN FINANCE	Unsecured	1,715.00	1,725.28	1,725.28	0.00	0.00
GREAT AMERICAN FINANCE	Unsecured	NA	333.32	333.32	0.00	0.00
GREAT AMERICAN FINANCE	Secured	1,500.00	1,500.00	1,500.00	270.69	94.21
HSBC AUTO FINANCE	Secured	40,137.81	40,137.81	40,137.81	6,209.29	3,431.24
INTERNAL REVENUE SERVICE	Priority	4,600.00	4,428.82	4,428.82	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	168.87	168.87	0.00	0.00
LANE BRYANT	Unsecured	1.00	NA	NA	0.00	0.00
NELNET	Unsecured	4,345.00	4,699.70	4,699.70	0.00	0.00
NICOR GAS	Unsecured	46.00	NA	NA	0.00	0.00
PERSONAL FINANCE	Unsecured	1,785.00	1,490.93	990.93	0.00	0.00
PERSONAL FINANCE	Secured	500.00	500.00	500.00	94.68	38.50
PHILLIPS EYE CENTER	Unsecured	266.50	NA	NA	0.00	0.00
PLAINFIELD AREA PRIMARY CARE	Unsecured	520.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	536.00	565.45	565.45	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	630.00	726.75	726.75	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	3,129.00	3,129.56	3,129.56	0.00	0.00
SALLIE MAE SERVICING CORP	Unsecured	1.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING CORP	Unsecured	1.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$40,137.81	\$6,209.29	\$3,431.24
All Other Secured	\$2,000.00	\$365.37	\$132.71
TOTAL SECURED:	\$42,137.81	\$6,574.66	\$3,563.95
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,428.82	\$0.00	\$0.00
TOTAL PRIORITY:	\$4,428.82	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$25,784.74	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$1,972.39</u>	
Disbursements to Creditors	<u>\$10,138.61</u>	
TOTAL DISBURSEMENTS :		<u>\$12,111.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/15/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.